

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-12395  
Vanessa Jones Judge: JNP

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 11/06/2018  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: VD Initial Debtor: VJ Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,103.00 per month to the Chapter 13 Trustee, starting on 12/01/2018 for approximately 51 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

\$900.00 in plan payments made thus far (inclusive of November 2018 payment), plus workers compensation, child support, and pension payments. Debtor anticipates receiving an award of Social Security benefits within the next two months. The exact amount remains uncertain.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

U.S. Dept. of HUD ("HUD") has filed a secured claim # 16 in the amount of \$58,717.58. HUD's POC, however, in paragraph 9, indicates that there is no default at this time. A review of the Note attached to the POC indicates that the claim is only due upon the occurrence of certain events. None of those events will come to pass, so long as debtor is successful in her bankruptcy.

Further, debtor proposes modifying HUD's claim to completely unsecured in paragraph 7(b), below.

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,428.51 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Wells Fargo Home Mortgage (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 2,800.00
DOMESTIC SUPPORT OBLIGATION	None	\$0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Home Mortgage	Debtor's residence at 121 Isabella Drive, Glassboro, NJ 08028	\$46,618.00	As provided in POC.	\$46,618.00 (100% of allowed claim)	\$1,428.51

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
HUD	Debtor's residence	\$58,717.58	\$200,100.00	\$210,503.00	\$0	n/a	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Club Wyndham Plus Cash	Time share	\$0	\$1,215.22
South Jersey FCU	312 N. 10th St., Camden, NJ 08102	\$80,000.00	\$0
Toyota Financial Services	2015 Toyota Sienna	\$8,569.00	\$0

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Castle Credit	Water Treatment System	\$2,000.00

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
HUD	Debtor's residence	\$58,717.58	\$200,100.00	\$210,503.00	\$0	100% of Claim

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Castle Credit	Water Treatment System	\$2,972.64	\$2,000.00	\$2,000.00	\$972.64

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Secured Claims
- 4) All other allowed claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/19/2018.

Explain below **why** the plan is being modified:

To address various claims filed since the filing of the original plan, and to address debtor's income sources. Debtor is also changing her intention of obtaining a mortgage modification, to simply paying her mortgage arrears in full through the plan. Debtor is also proposing stripping off the HUD lien.

Explain below **how** the plan is being modified:

Debtor is surrendering her time share, addressing the secured claims of HUD and of Castle Credit. Debtor will be paying the arrears of the mortgage on her home in full. HUD's lien is to be stripped off and modified to completely unsecured.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 11/6/2018

/s/ Vanessa Jones  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: 11/6/2018

/s/ Victor Druziako  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Vanessa Jones  
DebtorCase No. 18-12395-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 56

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db +Vanessa Jones, 121 Isabella Dr., Glassboro, NJ 08028-3436  
 aty +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
 Mount Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 lm +Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517  
 517320345 American Coradius International LLC, 35A Rust Lane, Boerne, Texas 78006-8202  
 517320351 +CBNA/Best Buy, POB 790441, St. Louis, Missouri 63179-0441  
 517320352 CBNA/Sears Credit Cards, POB 6283, Sioux Falls, South Dakota 57117-6283  
 517412172 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517320354 +Chase/Bank One Card, POB 15298, Wilmington, Delaware 19850-5298  
 517320355 +Cit Bank, POB 7056, Pasadena, California 91109-7056  
 517320358 +Comenity Capital Bank/Jewelry TV Preferr, POB 5138, Timonium, Maryland 21094-5138  
 517381612 Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  
 517320360 Credit First/Firestone, POB 81083, Cleveland, Ohio 44181  
 517320364 +DSNB/Macy's, Bankruptcy Processing, POB 8053, Mason, Ohio 45040-8053  
 517320361 Department of Education/Mohela, POB 105347, Atlanta, Georgia 30348-5347  
 517320362 Direct TV, POB 5007, Carol Stream, Illinois 60197-5007  
 517447787 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 517320366 +Merchants Credit Guide, 223 W. Jackson Blvd., Suite 700, Chicago, Illinois 60606-6914  
 517320369 +South Jersey Federal Union, POB 5530, Deptford, New Jersey 08096-0530  
 517320370 South Jersey Gas, PO Box 6091, Bellmawr, New Jersey 08099-6091  
 517320371 +State of New Jersey Surcharge Violation, POB 4850, Trenton, New Jersey 08650-4850  
 517320372 +Sun Nova, POB 56229, Houston, Texas 77256-6229  
 517320375 TD/Target Card Services, POB 661070, Dallas, Texas 75266-0170  
 517320376 Toyota Financial Services, POB 4102, Carol Stream, Illinois 60197-4102  
 517794380 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517328872 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517543071 +U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002  
 517331508 +US Dept of Education/MOHELA, 633 Sprint Drive, Chesterfield, MO 63005-1243  
 517320377 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle,  
 Frederick, Maryland 21701)  
 517401868 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y,  
 1000 Blue Gentian Road, Eagan MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2018 23:58:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2018 23:58:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517320346 E-mail/Text: g20956@att.com Nov 08 2018 23:58:55 AT&T Mobility, POB 537104,  
 Atlanta, Georgia 30353-7104  
 517435880 +E-mail/Text: g20956@att.com Nov 08 2018 23:58:55 AT&T Mobility II LLC,  
 %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,  
 BEDMINSTER, NJ. 07921-2693  
 517320347 E-mail/Text: bankruptcy@bbandt.com Nov 08 2018 23:57:28 BB&T Bank, POB 200,  
 Wilson, North Carolina 27894-0200  
 517325661 +E-mail/Text: bankruptcy@bbandt.com Nov 08 2018 23:57:28 BB&T, Bankruptcy Section,  
 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847  
 517320348 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:54:25  
 Capital One Bank (USA), N.A., POB 71083, Charlotte, North Carolina 28272-1083  
 517320349 E-mail/Text: bnckohlsnotices@becket-lee.com Nov 08 2018 23:57:12 Capital One/Kohl's,  
 POB 3043, Milwaukee, Wisconsin 53201-3043  
 517351357 +E-mail/Text: legal@castlecredit.com Nov 08 2018 23:59:02 Castle Credit Co Holdings, LLC,  
 8430 West Bryn Mawr Avenue, Suite 750, Chicago, Illinois 60631-3475  
 517320350 +E-mail/Text: legal@castlecredit.com Nov 08 2018 23:59:02 Castle Credit Co. Holding,  
 8430 W. Bryn Mawr Ave., Chicago, Illinois 60631-3475  
 517320356 E-mail/Text: bankruptcydept@wyn.com Nov 08 2018 23:58:43 Club Wyndham Plus, POB 340090,  
 Boston, Massachusetts 02241-0490  
 517320357 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Nov 08 2018 23:58:49 Comcast,  
 1701 JFK Boulevard, Philadelphia, Pennsylvania 19103-2899  
 517459759 +E-mail/Text: bncmail@w-legal.com Nov 08 2018 23:58:25 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 517320359 +E-mail/Text: kzoeopf@credit-control.com Nov 08 2018 23:58:16 Credit Control, LLC,  
 5757 Phantom Dr., Suite 330, Hazelwood, Missouri 63042-2429  
 517320363 E-mail/Text: mrdiscen@discover.com Nov 08 2018 23:57:06 Discover Financial Services,  
 POB 15316, Wilmington, Delaware 19850  
 517447201 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 09 2018 00:06:44 Directv, LLC,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Nov 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517320365 +E-mail/Text: fggbanko@fgny.com Nov 08 2018 23:57:12 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, New Jersey 07601-5604  
517459350 E-mail/PDF: resurgentbknofications@resurgent.com Nov 08 2018 23:55:31  
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517460753 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 00:18:51  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
517332665 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 09 2018 00:18:51  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (USA), N.a., POB 41067,  
Norfolk VA 23541  
517320367 +E-mail/Text: recovery@paypal.com Nov 08 2018 23:56:59 Pay Pal, ATTN: Legal Dept.,  
2211 N. First Street, San Jose, California 95131-2021  
517460511 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2018 23:55:25  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541-1067  
517320368 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2018 23:54:53  
Portfolio Recovery Services, 120 Corporate Blvd., Norfolk, Virginia 23502-4952  
517320373 E-mail/PDF: gecsedirecoverycorp.com Nov 08 2018 23:55:12 SYNCB/JC Penney,  
ATTN: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060  
517320374 E-mail/PDF: gecsedirecoverycorp.com Nov 08 2018 23:55:13 SYNCB/Walmart,  
Attn: Bankruptcy Dept., POB 965060, Orlando, Florida 32896-5060  
517321673 +E-mail/PDF: gecsedirecoverycorp.com Nov 08 2018 23:54:18 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517320353 CBNA/The Home Depot, POB 6497, Sioux Falls,

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Debtor Vanessa Jones bkdruziako@aol.com

TOTAL: 8